

Fig. 1

/—A Sample eStatement

2 — eStatement from Lamar Bank Member FDIC
3 — As of close of business Monday Oct-16-2000

4 — A Statement for this account is attached today!

5 — Checking Account: xx7116 - Household Account - 7

8 — Available Balance: \$1,336.74-9

0 — Last Deposit: \$499.62 on 10/13/2000

(3) Transaction(s) for Account xx7116

Date	Serial #	Amount	Transaction Source and Type
18/10/16/00	006507	\$7.35	Check
19/10/16/00	006508	\$3.00	ACH Debit
20/10/16/00	000000	\$95.00	Visa Check Card

5 — Savings Account: xxxx7856 - Household Savings

24 — Available Balance: \$10,000.00

24 — Last Deposit: \$2,000.00 on 10/13/2000

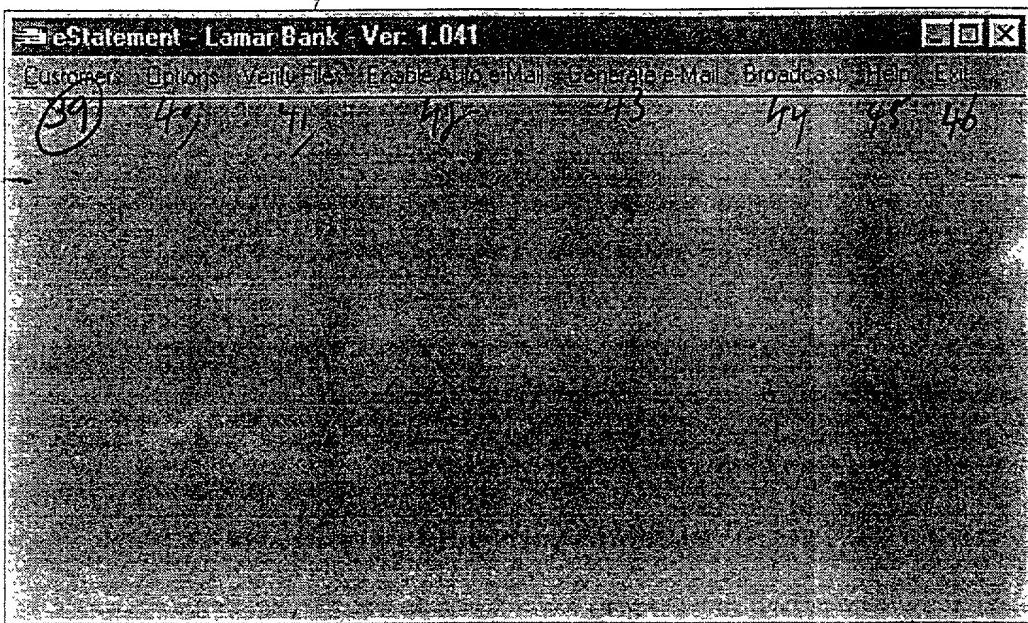
(3) Transaction(s) for Account xxxx7856

Date	Serial #	Amount	Transaction Source and Type
25/10/16/00	000000	\$40.00	Withdrawal

Operation of the eStatement Program

The eStatement Main Menu

38
V



Main Menu Selection - Customers

48 49 50 51 52 53 54 55
PA 3

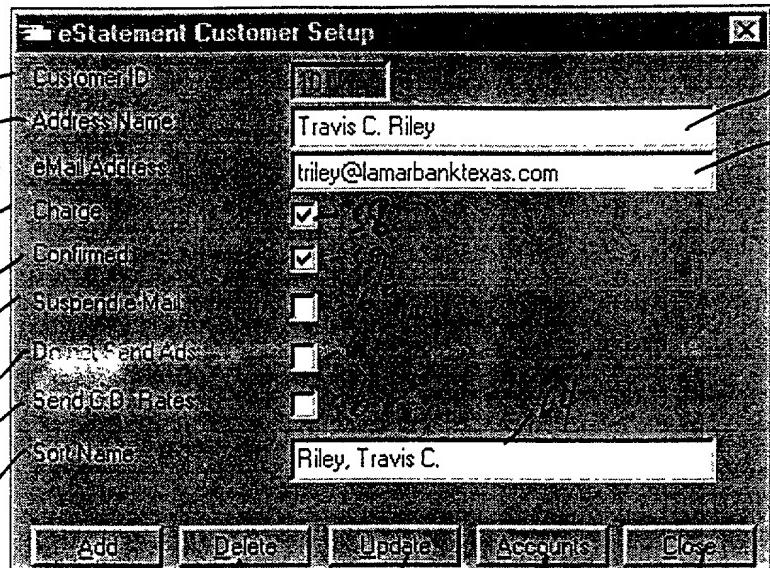
eStatement Customers

ID	Customer Name	e-Mail Address	Cng	Cont	Susp	No Ad	Races	Date Added
52	Allen, Jeff and Linda	memawbear4@aol.com	-1	-1	0	0	0	05/25/200
30	Hatcher, Michelle	mhatcher@lamarbanktexas.com	-1	-1	0	0	0	09/08/199
37	Houseman, John	jhouseman@lamarbanktexas.com	0	-1	0	0	0	09/10/199
46	LTD, Timco 1	smiller@timcold.com	-1	-1	0	-1	-1	03/01/200
45	Miller, Bob	bobmiller6@aol.com	-1	-1	0	-1	0	01/31/200
33	Monger, Gene C	gemong1@aol.com	0	-1	0	0	0	09/10/199
43	Ott, Linda	lott@lamarbanktexas.com	-1	-1	0	0	0	09/21/199
36	Pace, Wilma	wpace@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
34	Peacock, J. Hoke	jhp@obt.com	0	-1	0	0	0	09/10/199
35	Reed, Ron D.	rreed@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
47	Riley, Jason	jriley@lamarbanktexas.com	0	-1	0	-1	-1	03/08/200
42	Riley, Josie L.	josielriley@yahoo.com	-1	-1	0	0	0	09/20/199
10	Riley, Travis C.	triley@lamarbanktexas.com	-1	-1	0	0	0	08/29/199
50	Tortorice, Joe V., Jr., Mi	shelton@earthlink.net	0	-1	0	0	0	04/20/200
51	VanMeter, Gene A Mr	bvanm550@aol.com	0	-1	0	0	0	05/24/200

Add/Edit Close

37

0133245862 012280000



47
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65 66 67 68 69

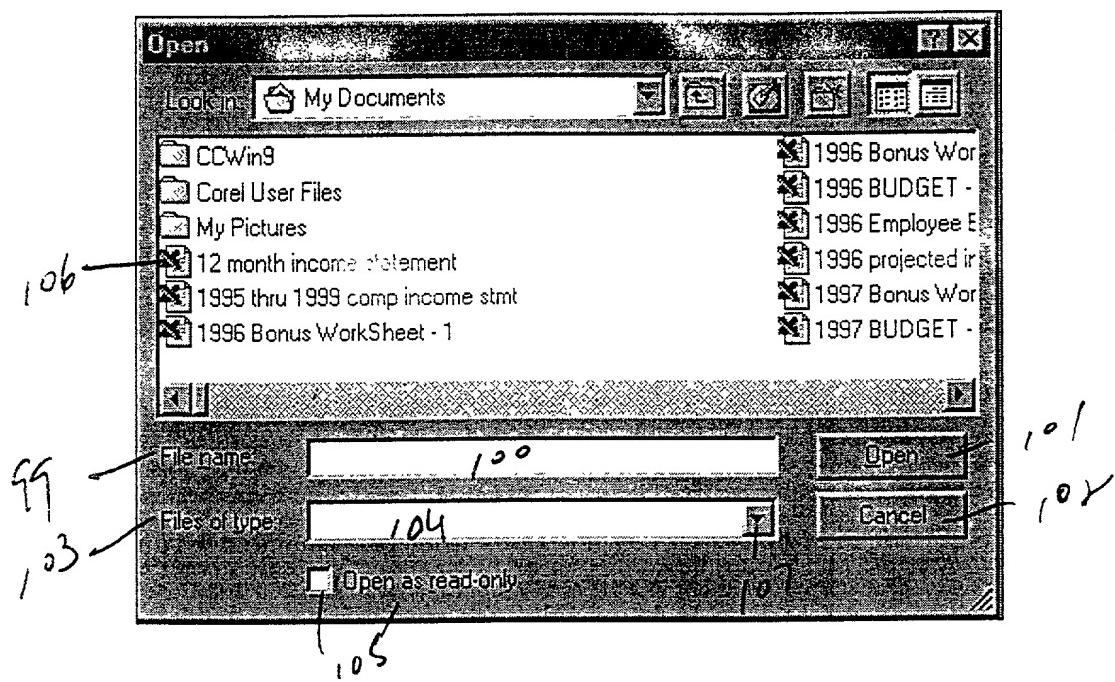
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eStatement Account Setup

Customer ID:	10	Date:	10/31/2000
Account Number:	20368654	Reference Number:	72294220
Account Name:	Travis C. Riley		
Account Type:	Savings		
Report Balance:	<input checked="" type="checkbox"/>	Report on Monday:	<input checked="" type="checkbox"/>
Report Transaction:	<input checked="" type="checkbox"/>	Report on Tuesday:	<input checked="" type="checkbox"/>
Report Month:	<input type="checkbox"/>	Report on Wednesday:	<input checked="" type="checkbox"/>
Attach Statement:	<input type="checkbox"/>	Report on Thursday:	<input checked="" type="checkbox"/>
Extract CSV:	<input type="checkbox"/>	Report on Friday:	<input checked="" type="checkbox"/>
Extract Pickle:	<input type="checkbox"/>	<input type="checkbox"/> Report Monthly only on the 0 th	
<input type="button" value="Add"/> <input type="button" value="Delete"/> <input type="button" value="Update"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Close"/>			

91 92 93 94 95 96 97

Main Menu Selection - Options



Sub-Menu Option - Change System Information

Fig. 7

108 → System Name: eStatement → 109
110 → Bank Name: Lamar Bank → 111
111 → Statement Font Size: 6 [12 to 9] → 112
112 → Statement Graphic: C:\estatement\earlybird.gif → 113
113 → Browse → 116

114 → Fields

117 → 118

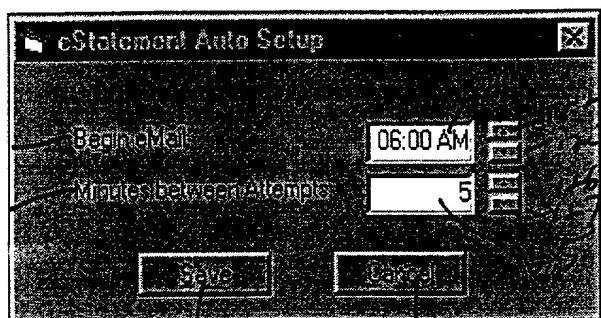
The dialog box has a title bar 'eStatement Change System Information'. It contains four text input fields:

- 'System Name' with value 'eStatement'
- 'Bank Name' with value 'Lamar Bank'
- 'Statement Font Size' with value '6' and a dropdown menu showing '12 to 9'
- 'Statement Graphic' with value 'C:\estatement\earlybird.gif' and a 'Browse...' button

Below the fields are two buttons: 'Save' and 'Close'. Handwritten numbers are overlaid on the image:

- 108 points to the 'System Name' field.
- 110 points to the 'Bank Name' field.
- 111 points to the 'Statement Font Size' dropdown.
- 112 points to the 'Statement Graphic' field.
- 113 points to the 'Browse...' button.
- 114 points to the word 'Fields' located below the 'Statement Graphic' field.
- 115 points to the 'Save' button.
- 116 points to the 'Close' button.
- 117 and 118 are positioned near the bottom center of the dialog box.

Sub-Menu Option - Edit Auto e-Mail Settings

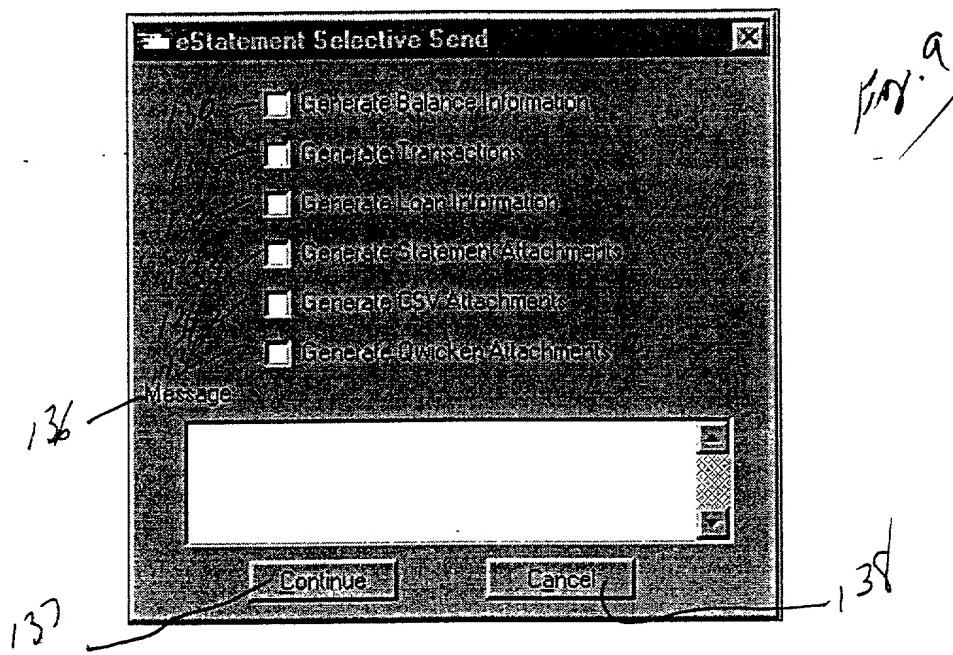


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124

128 129

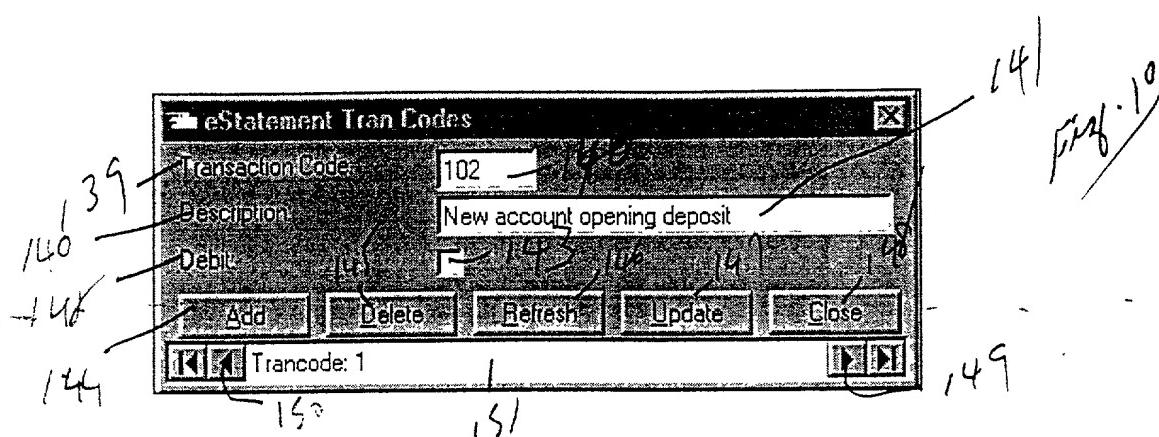
00 00 24 45 50 55 00 00 00 00 00 00

Sub-Menu Option - Generate Selected e-Mail

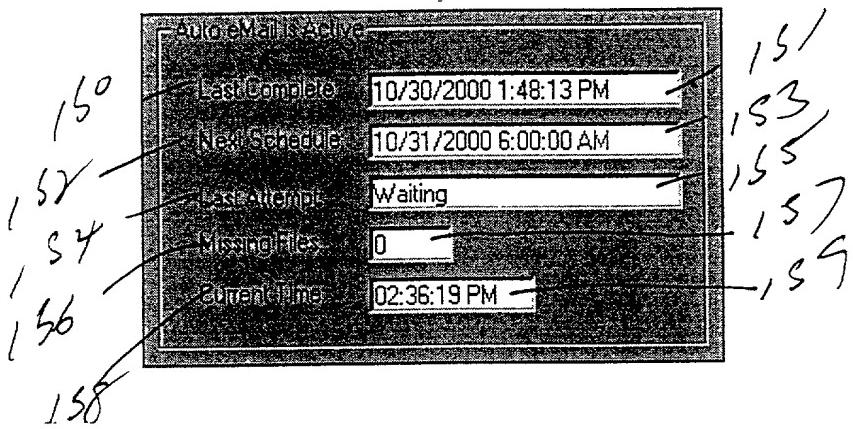


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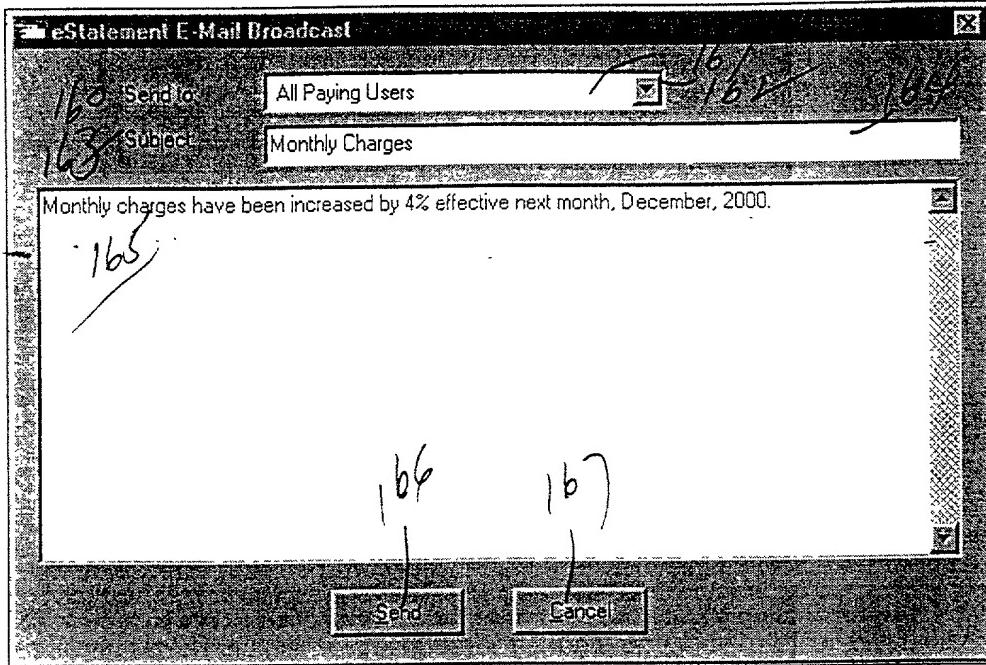
Sub-Menu Option - Edit Tran Codes



Main Menu Selection - Enable Auto e-Mail and Disable Auto e-Mail

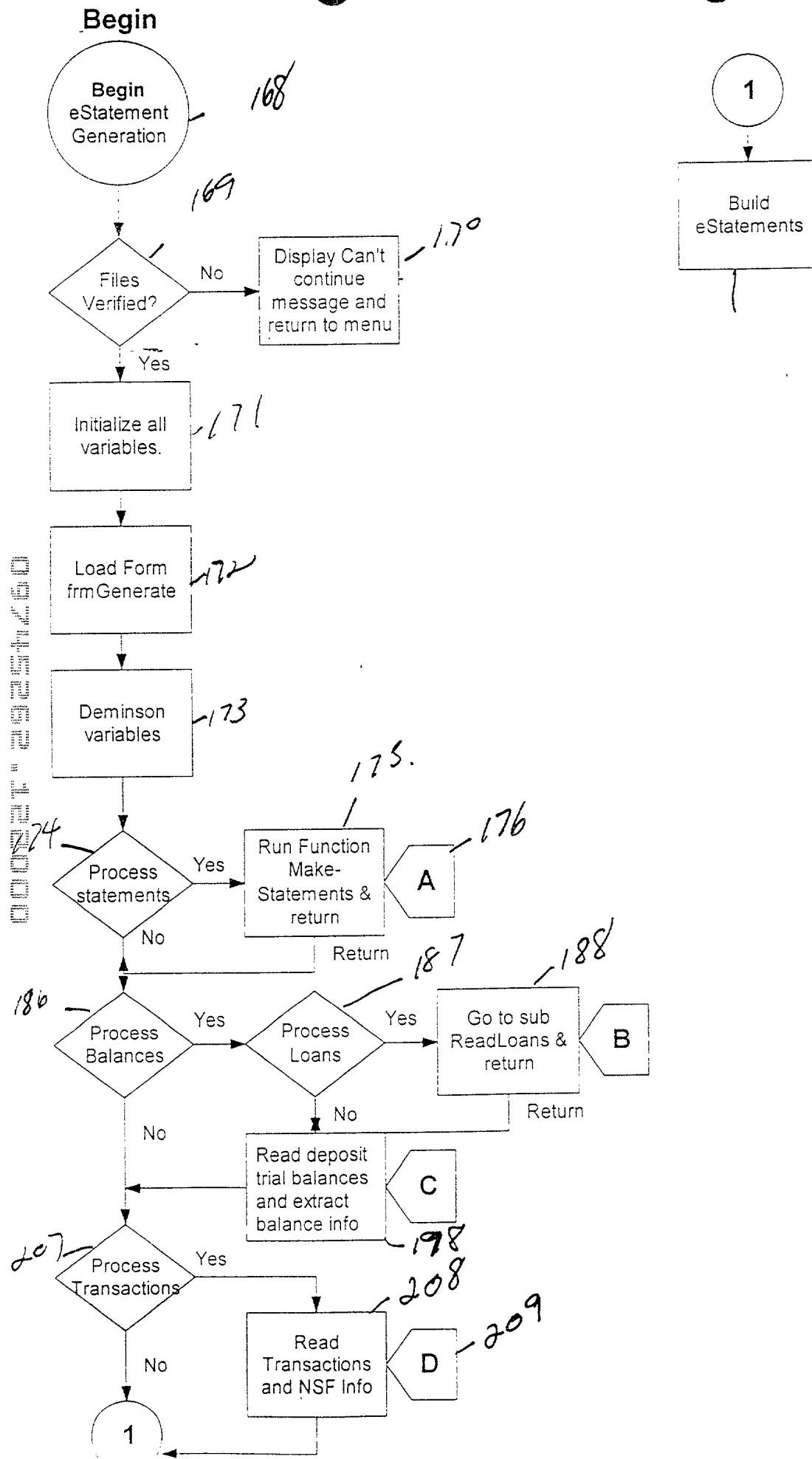


Main Menu Selection - Broadcast



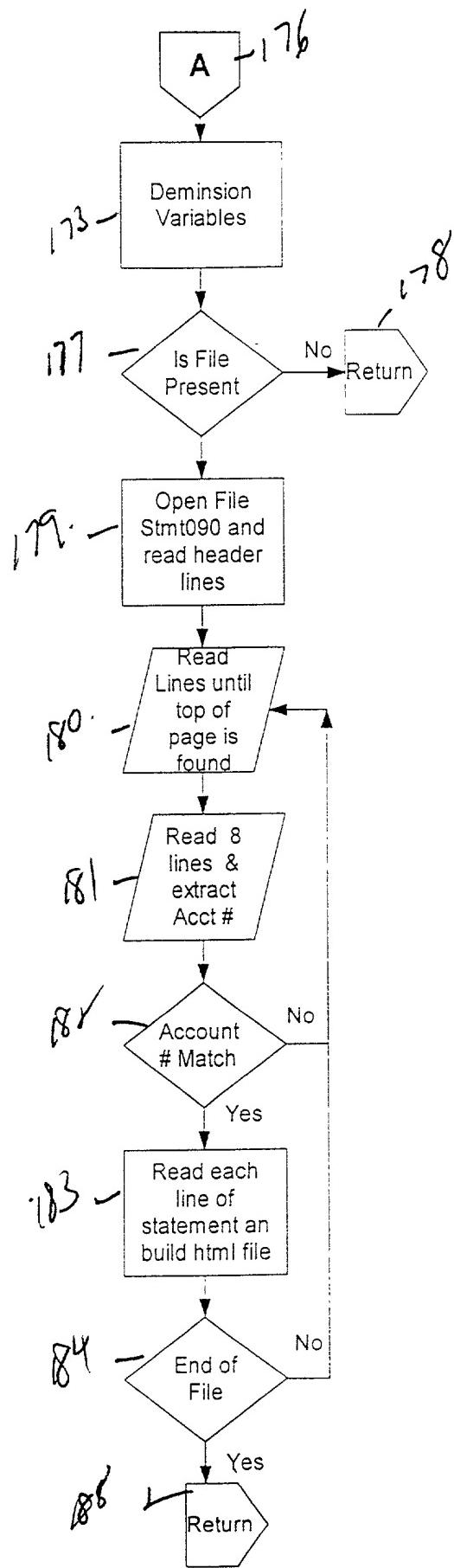
the first time in the history of the world, the people of the United States have been compelled to make a choice between two political parties.

fig.13



Sub MakeStatements (A)

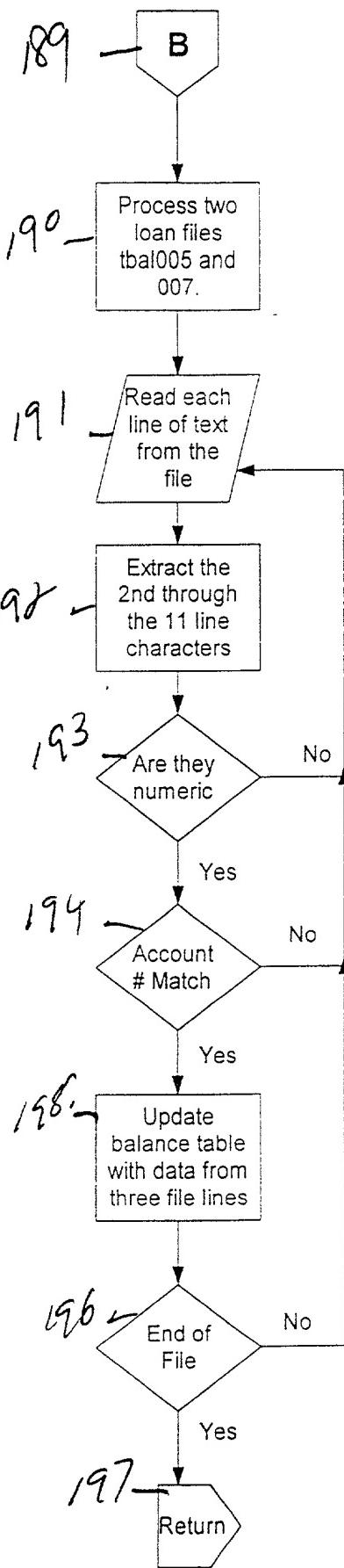
Page 14



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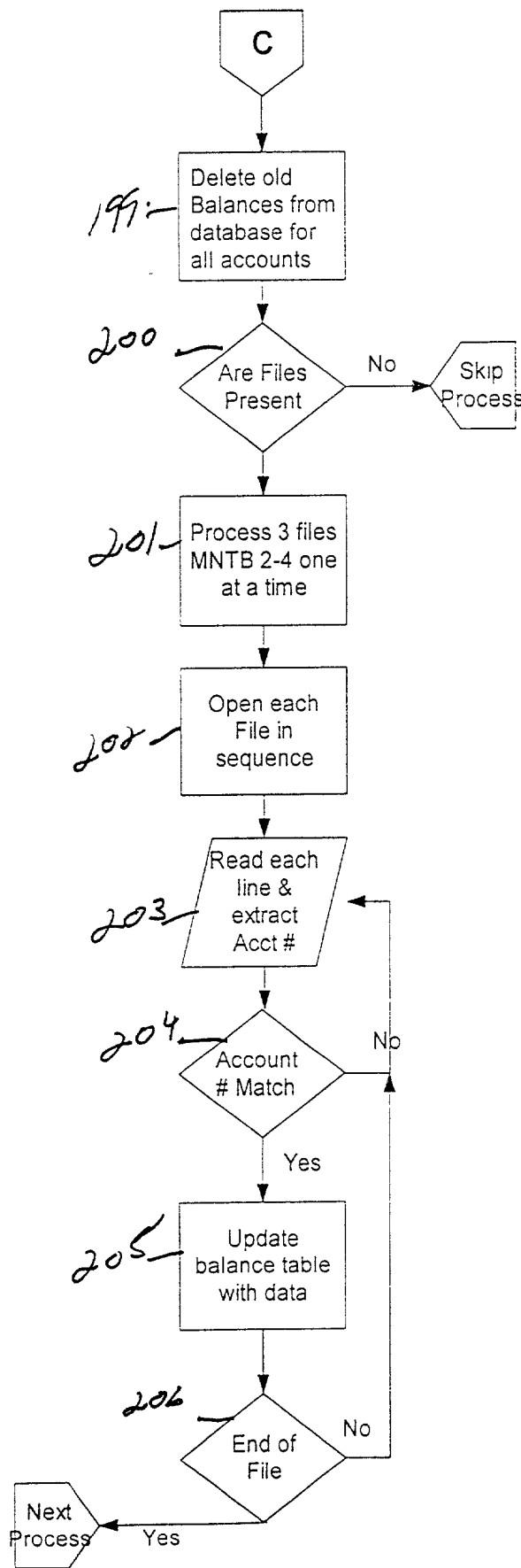
Sub ReadLoans (B)

198.15

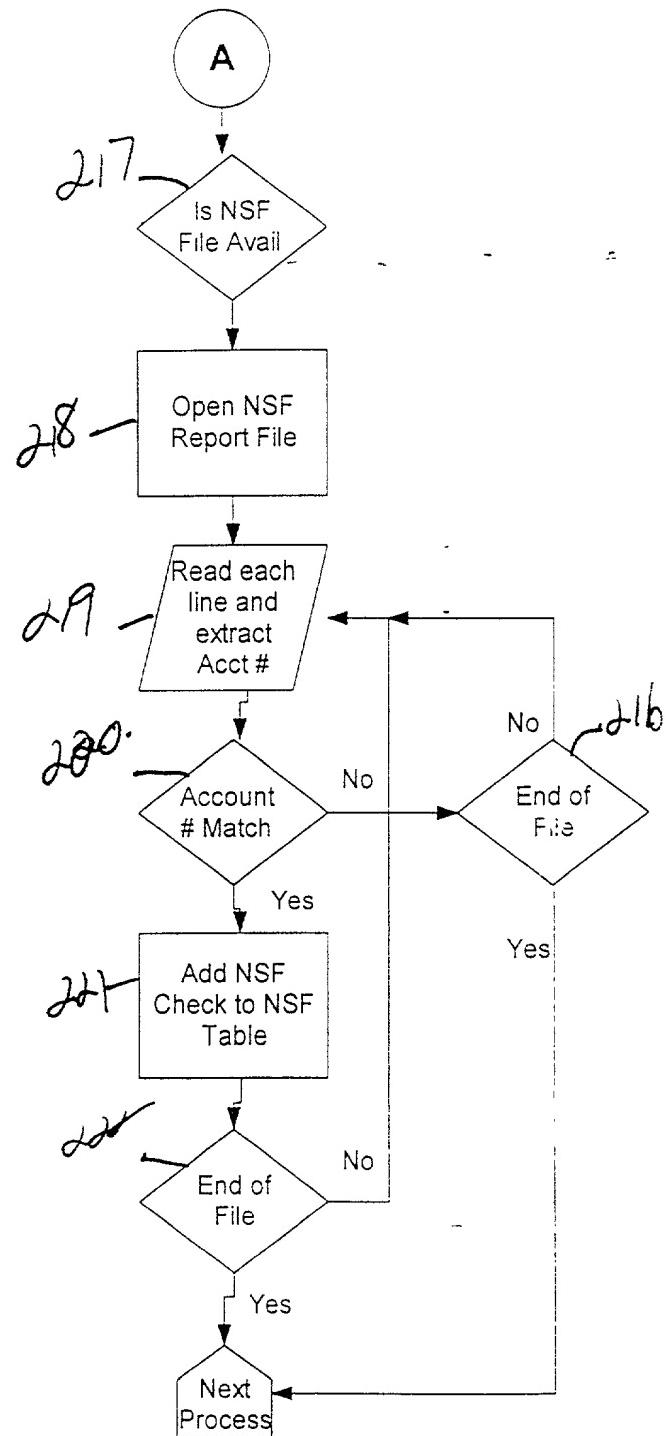
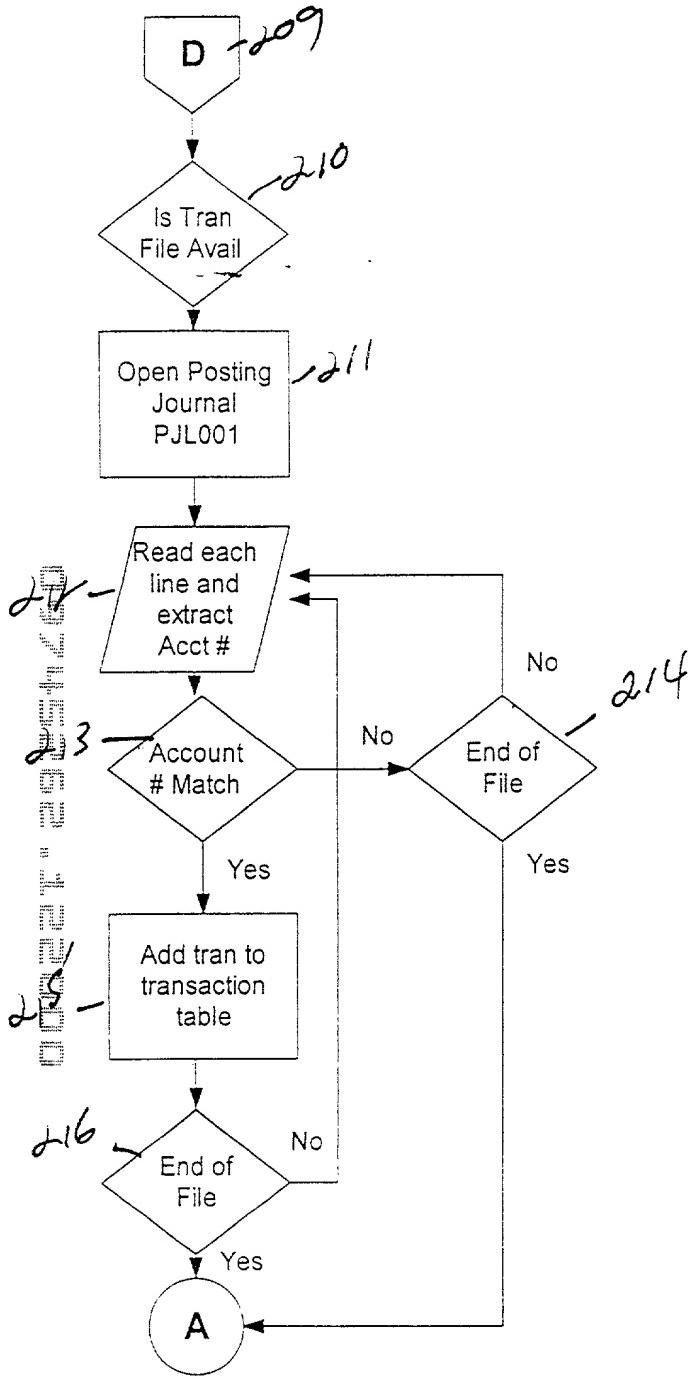


Read Deposit TBs (C)

Fig. 1b



Read Transactions and NSF Info (D)



CKG-06

Fay. 18B

ACCOUNT NO. xxxx2942
-ACCOUNT TRANSACTIONS DETAIL-

-----CHECKS-----

DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT
04/25	1090	50.00	05/04	1095*	25.00
05/04	1092*	16.51	04/25	2788*	350.00
05/02	1093	27.05	05/04	5014*	850.00

342

-----OTHER ITEMS-CHARGES-----

DATE	NUMBER	DESCRIPTION	AMOUNT
04/07	278002	DEBIT CARD DEBIT BOOKS-A-MIL 00101725BEAUMONT 06	51.04
04/07	242694	DEBIT CARD DEBIT MARKET BASKET #21 348 345 350 BEAUMONT 001 TX US	12.96
04/10	289808	DEBIT CARD DEBIT MIDWEST SUPPLIES 54334201 612-925-9854 MN US	33.05
04/10		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT 351	35.62
04/10		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT 352	29.87
04/12		ACH-DR ELECTRONIC TRANSFER DIRECTV ONLINE PMT	69.08
04/12		ACH-DR ELECTRONIC TRANSFER CITY OF BEAUMONT CITY SVCS	38.41
04/13	212531	DEBIT CARD DEBIT HANDLEBAR & GRILL WESTBEAUMONT 00044327 TX US	23.25
04/13		ACH-DR ELECTRONIC TRANSFER TEXACO OIL ONLINE PMT	43.55
04/17	289808	DEBIT CARD DEBIT MIDWEST SUPPLIES 54334201 612-925-9854 MN US	19.05

----- Page 3 -----

* Name, address and a *
 * portion of account *
 * number were omitted *
 * for your security. *

10

CUSTOMER NO.

PAGE

xxxx294200

3

FROM 04/07/00 THRU 05/04/00

CKG-06

ACCOUNT NO. xxxx2942
-ACCOUNT TRANSACTIONS DETAIL-

-----OTHER ITEMS-CHARGES-----

DATE	NUMBER	DESCRIPTION	AMOUNT
04/17		ACH-DR ELECTRONIC TRANSFER GCM PREAUTH DB	1,175.00
04/17		ACH-DR ELECTRONIC TRANSFER MOBIL OIL ONLINE PMT	29.30
04/18	202694	DEBIT CARD DEBIT MARKET BASKET #43 BEAUMONT 001 TX US	10.01
04/20	260872	DEBIT CARD DEBIT PICCADILLY CAFETERIA BEAUMONT 15002200 TX US	11.87
04/24	212694	DEBIT CARD DEBIT	001 18.83

Fay-18C

		MARKET BASKET #21	BEAUMONT	TX US	
04/26	242694	DEBIT CARD DEBIT MARKET BASKET #21	BEAUMONT	001 TX US	7.87
05/01	252694	DEBIT CARD DEBIT MARKET BASKET #43	BEAUMONT	001 TX US	16.15
05/03	200002	DEBIT CARD DEBIT CGI*VALUE WEB	76318500 800-522-1093 FL US		19.95
05/04		ACH-DR ELECTRONIC TRANSFER ENTERGY-GS ONLINE PMT			104.76
05/04		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT			33.14
05/04		ACH-DR ELECTRONIC TRANSFER JC PENNEY REG ONLINE PMT			23.88
05/04		ACH-DR ELECTRONIC TRANSFER INTERMEDIA COMMU ONLINE PMT			19.14

----- Page 4 -----

* Name, address and a * 10 CUSTOMER NO. PAGE
 * portion of account * xxxx294200 4
 * number were omitted * FROM 04/07/00 THRU 05/04/00
 * for your security. *

CKG-06 ACCOUNT NO. xxxx2942
 *ACCOUNT TRANSACTIONS DETAIL-

-----OTHER ITEMS-CHARGES-----
 DATE NUMBER DESCRIPTION AMOUNT
 05/04 ACH-DR ELECTRONIC TRANSFER 9.17
 MOBIL OIL ONLINE PMT

----- DAILY BALANCE -----
 DATE BALANCE DATE BALANCE DATE BALANCE
 04/07 270.71 04/10 145.85 04/12 118.36
 04/13 1.56 04/14 1,847.27 04/17 373.92
 04/18 663.91 04/19 593.62 04/20 557.00
 04/24 463.17 04/25 63.17 04/26 55.30
 04/27 1,901.01 04/28 1,851.01 05/01 1,814.86
 05/02 1,852.30 05/03 1,832.35 05/04 750.75

*****354***** ACCOUNT ACTIVITY SUMMARY *****
 SAV-20/ ACCOUNT NO. xxxx8654 356

355 PREVIOUS BALANCE AS OF 04/06/00 6.93
 357 TOTAL OF 0 DEPOSITS AND OTHER CREDITS .00
 357 TOTAL OF 0 DEBITS AND WITHDRAWALS .00
 358.28 ENDING BALANCE AS OF 05/04/00 -359-360 6.93
 INT EARNED Y-T-D THRU LAST PAYMENT .07

----- ACCOUNT DISCLOSURE -----
 361 AVERAGE DAILY BALANCE 6.93
 362 NUMBER OF DAYS THIS STATEMENT 28
 363 INTEREST EARNED THIS STATEMENT -364- .01
 365 ANNUAL PERCENTAGE YIELD EARNED 1.90%

----- Page 5 -----

* Name, address and a * 10 CUSTOMER NO. PAGE
 * portion of account * xxxx294200 5
 * number were omitted * FROM 04/07/00 THRU 05/04/00
 * for your security. *

SAV-20

ACCOUNT NO. xxxx8654
-ACCOUNT TRANSACTIONS DETAIL-

DATE	DESCRIPTION	ACCOUNT	TRANSACTIONS	DETAIL	AMOUNT	BALANCE
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TAKE CONTROL WITH A HOME EQUITY LOAN
FOR DEBT CONSOLIDATION,
CALL WILMA, JOHN, RON, JASON, TIM, OR TOMMY

$\leftarrow 3^{b^6}$

BALANCE

Fig.
18D